BK 0420PG 0479

STATE MS.-DESOTO CO.

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N. MS Title, Inc. Hugh H. Armistead, Attorney P.O. Box 609 Olive Branch, MS 38654

Prepared by and Return to:

662-895-4844

W.E. DAVIS CH. CLK.

DENISE R. HALL,

GRANTOR,

TO

WARRANTY DEED

MORRIS GLENN HARDY, JR., ET UX,

GRANTEES

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, I, DENISE R. HALL, do hereby sell, convey and warrant unto MORRIS GLENN HARDY, JR. and wife, GENA M. HARDY, as tenants by the entirety with full rights of survivorship, and not as tenants in common, the land lying and being situated in the City of Southaven, DeSoto County, Mississippi, described as follows, to-wit:

Lot 680, Section "F", CARRIAGE HILLS SUBDIVISION, situated in Section 24, Township 1 South, Range 8 West, City of Southaven, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 6, at Pages 3-4, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty in this Deed is subject to subdivision and zoning regulations in effect in the City of Southaven, DeSoto County, Mississippi; to rights of ways and easements for public roads and public utilities shown or not shown on the public records; to the restrictive covenants of said subdivision; and to any prior conveyance or reservation of minerals of every kind and character, including, but not limited to oil, gas, sand and gravel in, on and under subject property.

Taxes for the year 2002 are to be prorated, and possession is to take place upon delivery of this deed.

WITNESS MY SIGNATURE, this the 29th day of May, 2002.

DENISE R. HALL

R. Hall

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STATE OF MISSISSIPPI

COUNTY OF DESOTO

Personally appeared before me, the undersigned authority in and for the said county and state, on this 29th day of May, 2002, within my jurisdiction, the within named DENISE R. HALL, who acknowledged that she executed the above and foregoing instrument.

NOTARY PUBLIC

My Commission Expires: 10/14/03

Grantor's Address: 4975 Aldy Cove, Southaven, MS 38671

Home No. (601) 280 -4744; Business No. (901) 332-8600

Grantees' Address: 778 Alleghany Cove, Southaven, MS 38671

Home No. (662) 280-7788; Business No. (688) 562-764-3